

**IN THE UNITED STATES BANKRUPTCY COURT  
FOR THE EASTERN DISTRICT OF PENNSYLVANIA**

**IN RE: Timothy M. Cotter  
Melissa S. Cotter**

**Debtor(s)**

**FREEDOM MORTGAGE  
CORPORATION**

**Movant**

**vs.**

**Timothy M. Cotter  
Melissa S. Cotter**

**Debtor(s)**

**Scott F. Waterman,**

**Trustee**

**BK NO. 17-13357 AMC**

**Chapter 13**

**Related to Claim No. 4**

**CERTIFICATE OF SERVICE  
NOTICE OF MORTGAGE PAYMENT CHANGE**

I, Denise Carlon of KML Law Group, P.C., certify that I am, and at all times hereinafter mentioned was, more than 18 years of age and that on October 29, 2021, I served the above captioned pleading, filed in the proceeding on the parties at the addresses shown below;

Debtor(s)  
Timothy M. Cotter  
216 South 10th Street  
Quakertown, PA 18951

Melissa S. Cotter  
216 South 10th Street  
Quakertown, PA 18951

Attorney for Debtor(s)  
Paul H. Young, Esq.  
3554 Hulmeville Road  
Suite 102  
Bensalem, PA 19020

Trustee  
Scott F. Waterman  
2901 St. Lawrence Ave.  
Suite 100  
Reading, PA 19606

Method of Service: electronic means or first class mail

Dated: October 29, 2021

**/s/Denise Carlon Esquire**  
Denise Carlon Esquire  
KML Law Group, P.C.  
BNY Mellon Independence Center  
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